

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Ritchey Jr, Donald J	§	Case No. 08 B 12300
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 05/14/2008.

2) The plan was confirmed on 07/17/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/10/2009.

5) The case was converted on 11/18/2009.

6) Number of months from filing or conversion to last payment: 14.

7) Number of months case was pending: 21.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$4,215.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,165.00
Less amount refunded to debtor	\$0.02

**NET RECEIPTS:** \$9,164.98

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,737.00
Court Costs	\$0
Trustee Expenses & Compensation	\$621.50
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$2,358.50

Attorney fees paid and disclosed by debtor \$2,100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
America's Servicing Co	Secured	NA	\$7,760.43	\$7,760.43	\$0	\$0
America's Servicing Co	Secured	\$0	\$43,412.96	\$43,412.96	\$0	\$0
Ford Motor Credit Corporation	Secured	\$2,927.00	\$2,927.00	\$2,927.00	\$2,927.00	\$137.83
Oswego Bank	Secured	\$184.00	\$184.00	\$184.00	\$184.00	\$0
Darvin Furniture	Unsecured	\$1,800.00	NA	NA	\$0	\$0
Darvin Furniture	Unsecured	\$1,800.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$18,553.00	\$17,553.73	\$17,553.73	\$1,524.21	\$0
ECast Settlement Corp	Unsecured	\$5,200.00	\$4,099.98	\$4,099.98	\$356.00	\$0
Ford Motor Credit Corporation	Unsecured	NA	\$0.14	\$0.14	\$0	\$0
HSBC	Unsecured	\$1,672.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$3,354.00	NA	NA	\$0	\$0
Merchants Credit Guide	Unsecured	\$274.00	NA	NA	\$0	\$0
Oswego Bank	Unsecured	NA	\$0.09	\$0.09	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$0	\$3,501.81	\$3,501.81	\$303.91	\$0
REO Properties Corp	Unsecured	\$0	NA	NA	\$0	\$0
State Farm Bank	Unsecured	\$16,818.00	\$15,818.61	\$15,818.61	\$1,373.53	\$0
Village of Oak Lawn	Unsecured	\$500.00	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
West Asset Management	Unsecured	\$200.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$51,173.39	\$0	\$0
Debt Secured by Vehicle	\$3,111.00	\$3,111.00	\$137.83
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$54,284.39	\$3,111.00	\$137.83
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$40,974.36	\$3,557.65	\$0

**Disbursements:**

Expenses of Administration	\$2,358.50	
Disbursements to Creditors	\$6,806.48	
<b>TOTAL DISBURSEMENTS:</b>		\$9,164.98

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 10, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.